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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Anderson, et al

Docket No.: ISAA0045

Serial No.: 09/675,412

Art Unit: 3671

Filed: 29 September 2000

Examiner: Beach, Thomas A.

Title: DETECTING AND MEASURING RISK WITH PREDICTIVE MODELS USING
CONTENT MINING

RECEIVED

July 15, 2004

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OFFICE OF PETITIONS

Assistant Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE

Sir:

This is a Response to the Office Action, dated 18 June 2003, for the above-identified patent application. Amendment to the Claims is attached hereto. An IDS is attached hereto.

Also attached is a copy of the Revocation/Grant of Power of Attorney previously filed on 19 December 2002, as well as the PTO-stamped postcard showing receipt. Please update the power of attorney and correspondence address for the above file.

The Commissioner is hereby authorized to charge any additional fees due or credit any overpayment to Deposit Account No. 07-1445.